



**Government of Jammu and Kashmir  
Finance Department Civil Secretariat, Srinagar**

**Subject:** Refund of excess premium payment in favour of the employees whose premium stands already contributed by their (husbands/wife) towards Mediclaim Insurance Policy 2014-15, 2015-16.

**Government Order No. 130 - FD of 2015**

**Dated: 29-07-2015**

Whereas the Group Mediclaim Insurance Policy was implemented on 31-03-2014 vide Government Order No. 07-FD of 2014 dated 09-01-2014, read with Government order No. 96 -FD of 2014 dated 31-03-2014 to cover the Government Gazetted Employee and 5 of his/her dependants for health insurance cover of Rs. 5 lac on floater basis on payment of premium of Rs. 6081/- per annum.

Whereas the scheme provides that in case both the husband and wife or any other dependant is gazetted employee, the premium shall be payable by any one of them.

Whereas it has come to the notice of Finance Department that some Drawing and Disbursing Officers have deducted premium from the salaries of both officers ( Husband and wife).

Whereas requests were received in Finance Department from various DDOs for refund of one premium against the double premium paid.

Whereas these details were consolidated and found that as many as 67+ 9 claims have been received for refund of the premium.

Whereas the scheme does not cover the non gazetted employees as the scheme is optional in the case of Non Gazetted Employees, 9 Non gazetted employees in the office of Principal Resident Commissioner J&K New Delhi and Executive Engineer PHE Mechanical Division Kathua paid premium towards this scheme but subsequently sought its refund.

Now, in view of this, sanction is hereby accorded to the drawal of Rs.4,62,156/- (Rupees Four lac sixty two thousand one hundred fifty six only) from Major Head 8235 - General and Other Reserve Funds - Group Mediclaim Insurance by the Joint Director Resources/Chief

Accounts Officer, Finance Department for further release of the amount to the officers/officials as mentioned in the Annexure appended to this Govt Order through their DDOs who after proper verification of the premium paid shall make refund to the concerned.

By order of the Government of Jammu and Kashmir.

Sd/-

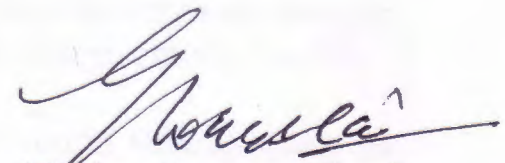
(Navin K. Choudhary), IAS  
Commissioner Secretary to Govt.  
Finance Department

No: FD/Mediclaim/08/MF-III

Dated: 29 -07-2015

Copy to the:

1. All Financial Commissioners.
2. All Principal Secretaries/Principal Resident Commissioner, J&K Govt. 5-Prithvi Raj Road New Delhi.
3. All Commissioner/Secretaries to Government.
4. Director General Budget/Director General Accounts & Treasuries, /Director Codes Finance Department.
5. Joint Director Resources/Chief Accounts Officer, Finance Department for information and necessary action.
6. OSD to Hon'ble Minister Finance for information of the Hon'ble Minister.
7. Private Secretary to Commissioner Secretary to Govt; Finance Department for information of the Commissioner Secretary Finance.
8. Officers In-charge Websites, General Administration Department, Finance Department and DGAT for immediate necessary action.
9. Order file/Master file for two pcs.



(Ghulam Dastgeer Alam)  
Under Secretary to Govt  
Finance Department

## Annexure to Government Order No. 130-FD of 2015

Dated 29-07-2015

S.NO	Name of the Officer to whom the premium is to be refunded	Designation	Double premium paid by	Relation with the officer (subscriber)	Amount	Drawing and Disbursing Officer (DDO)
1	Dr. Mohd Faheem Ahsan	Dental Surgeon BMO Health & Family Welfare Ghat	Dr Seema Parveen Dental Surgeon Distt Hospital Doda	wife	Rs.6081/-	Chief Medical Officer Ghat Doda
2	Showkata Hussain	Lecturer Govt. Girls Hr Sec School Kadipora Anantnag	Javid Hussain Bhat Sr. Lecturer DIET Kulgam	Husband	Rs.6081/-	Principal Govt. Girls Hr Sec School Kadipora Anantnag
3	Mohd Yaqub Shah	I/C Headmaster Govt High School Sopat Kulgam	Masrat Jan Distt Youth Services & Sports Officer Kulgam	Wife	Rs.6081/-	Headmaster Govt High School Sopat Tangpora Kulgam
4	Rajnee Manhas	Lecturer in Hindi Govt Hr Sec School Khellani Doda	Om Parkash Katoch Principal (then Sr Lecturer GHSS Boys Udhampur)	Husband	Rs.6081/-	Principal Govt Hr Sec School Khellani Doda
5	Ishrat Ara	Lecturer in Chemistry Govt. Girls Hr Sec School Kadipora Anantnag	Dr. Mohd Ashraf Bhat Consultant Pediatrician M&CCH Hospital Anantnag	Husband	Rs.6081/-	Principal Govt. Girls Hr Sec School Kadipora Anantnag
6	Shagufta Yesvi	Professor Govt. College of Women M.A.Road Sgr	Syed Fayaz Andrabi Supdt Engineer PWD	Husband	Rs.6081/-	Principal Govt. College of Women M.A.Road Sgr
7	Dr. Shagufta Rasool	Doctor PHC Chudina Block Ganderbal	Dr. Bashir Mohd Chowdhary Distt Hospital Budgam	Husband	Rs.6081/-	Block Medical Officer Ganderbal
8	Ashna Munday	Lecturer Govt Hr Sec School Boys Kathua	Parul Bhardwaj Dy SP Kupwara	Husband	Rs.6081/-	Principal Govt Hr Sec School Boys Kathua
9	Syed Muzaffar Ahmed	Asstt Prof Amar Singh College Sgr	Shaheen Tabassum Govt Girls Hr Sec School Sallar Kmr	wife	Rs.6081/-	Principal Amar Singh College Sgr
10	Mehraj U Din	Sr Drilling Engineer Geology & Mining Deptt Sgr	Tabasum Akther Asstt Prof Govt College for Women M.A. Road Sgr	wife	Rs.6081/-	Drilling Engineer/ D.D.O-1 <sup>st</sup> Geology & Mining Deptt Srinagar
11	Santosh Kumar	I/C Lecturer Govt Hr Sec School Barwal Kathua	Omkar Nath Sharma (then HOD DIET Shopian)	Husband	Rs.6081/-	Principal GHSS Barwal Kathua
12	Bilkis Azra	Lecturer Govt Boys Hr Sec School Nagam Chadoora Budgam	Javid Iqbal Wani AEE (R&W) Sub Division Banihal	Husband	Rs.6081/-	Principal Govt Boys Hr Sec School Nagam Chadoora Budgam
13	Prem Gupta	Asstt Director (Planning) Directorate of Tourism Jammu	Surinder Kumar Gupta Dy. Director Tourism Jammu	Husband	Rs.6081/-	Director Tourism Jammu
14	Dr. Rajinder Kour	Asstt Prof Govt College of Education Jammu	Dr. Mohan Singh Indira Gandhi Dental College Jammu	Husband	Rs.6081/-	Principal Govt College of Education Jammu
15	Smt. Sunita Gupta	Asstt Prof Govt College	Ashwani Kumar Power	Husband	Rs.6081/-	Principal Govt College of Education Jammu

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		of Education Jammu	Development Deptt			
16	Smt. Shashi Prabha	Asstt Prof Govt College of Education Jammu	Dr. Rattan Singh Consultant Pediatrician SDH Baderwah	Husband	Rs.6081/-	Principal Govt College of Education Jammu
17	Mohd Afzal Bhat	Executive Engineer Mechanical Division SKIMS Soura Sgr	Waheeda Akther Lecturer S.P.Hr. Secondary Institute M.A. Road Sgr	wife	Rs.6081/-	Director Finance SKIMS Soura Sgr
18	Dr. Basra Mir	Assistant Surgeon (M.O) PHC Khanmoh	Dr. Muzaffar Maqsood Wani	Husband	Rs.6081/-	Chief Medical Officer Srinagar
19	Sameena	Professor in Physics Govt. College of Women M.A.Road Sgr	Prof M.Y.Peerzada Principal Govt Degree College Anantnag	Husband	Rs.6081/-	Principal Govt. College of Women M.A.Road Sgr
20	Rifat Anjum	Professor Govt. College of Women M.A.Road Sgr	Dr. Jahangir Aslam Makhdoomi Medical Officer PHC Chewadara	Husband	Rs.6081/-	Principal Govt. College of Women M.A.Road Sgr
21	Tabasum Rafiq	Professor Govt. College of Women M.A.Road Sgr	Dr. Haroon Rashid Medical Supdt JLN Hospital	Husband	Rs.6081/-	Principal Govt. College of Women M.A.Road Sgr
22	Kouser Bhat	Professor Govt. College of Women M.A.Road Sgr	Muneer Ahmad Sheikh Ex. Engineer Electric Deptt Bijbehara	Husband	Rs.6081/-	Principal Govt. College of Women M.A.Road Sgr
23	Dr. Madhuri Slathia	Doctor Block Medical Officer Health & Family Welfare Marh Jammu	Dr. Subash Singh Slathia lecturer Govt Medical College Jammu	Husband	Rs.6081/-	Block Medical Officer Health & Family Welfare Marh Jammu
24	Kuldeep Krishan Raina	Supdt Engineer Elect M& RE Circle Pulwama	Sr. Lecturer in GHS Camp Durga Nagar Jammu	Wife	Rs.6081/-	Supdt Engineer Elect Planning & Design Circle Jammu
25	Shabana Ali	Asstt Prof Govt College for Women Nawakadal Sgr	Abrar Shah Lecturer in Govt Polytechnic College Bandipora	Husband	Rs.6081/-	Principal Govt College for Women Nawakadal Sgr
26	Shabnam Kousar Gagroo	A.O Northern Zonal Accountancy Training Institute Jammu	Mohd Yasin A.O. Finance Deptt	Husband	Rs.6081/-	Principal Northern Zonal Accountancy Training Institute Jammu
27	Nishu	A.O Northern Zonal Accountancy Training Institute Jammu	Dr. Ashok Kumar Live Stock Development Officer Animal Husbandry Deptt	Father	Rs.6081/-	Principal Northern Zonal Accountancy Training Institute Jammu
28	Seema	Asstt Prof Govt Degree College Rajouri	Suresh Kumar Dy. SP HG/CD Rajouri	Husband	Rs.6081/-	Principal Govt Degree College Rajouri
29	Naseem Akther	Under Secy PDD	Dr Nazir Ah. Wani Consultant Surgeon	Husband	Rs.6081/-	FA/CAO PDD Civil Sectt Srinagar
30	Mohd Fiesel Queshi	SP( Staff Officer to IGP Traffic J&K Sgr)	Dr Saheela Qureshi Govt Hospital Gandhinagar Jammu	Wife	Rs.6081/-	IGP Traffic J&K Sgr
31	Rakesh Kumar Gupta	I/C Prof Indira Gandhi Govt. Dental College Jammu	Dr. Sunita Verma Dental Surgeon	Wife	Rs.6081/-	Accounts Officer Indira Gandhi Govt. Dental College Jammu
32	Bhawana Koul	Asstt Prof Indira Gandhi Govt. Dental College Jammu	Ashok K Koul Asstt Engineer (Mech)	Wife	Rs.6081/-	Accounts Officer Indira Gandhi Govt. Dental College Jammu
33	Sunita Kumari	Adm. Officer Indira Gandhi Govt. Dental	Madan Lal Chadgal Addl Director	Wife	Rs.6081/-	Accounts Officer Indira Gandhi Govt. Dental College Jammu

		College Jammu	Sericulture Jammu			
34	Dr. Mamta Sharma	Registrar Indira Gandhi Govt. Dental College Jammu	Dr. Gourab Gupta B-Grade Consultant Gandhi Nagar Jammu	Wife	Rs.6081/-	Accounts Officer Indira Gandhi Govt. Dental College Jammu
35	Neetu Sharma	Lecturer DIET Khud Udhampur	Rajiv Kumar Lecturer Govt Hr Sec School Ghagwal Samba	Wife	Rs.6081/-	Principal DIET Khud Udhampur
36	Dr. Neelam Dhar	Asstt Prof Govt College of Education Jammu	Omesh Safaya Deptt of Agriculture Jammu	Husband	Rs.6081/-	Principal Govt College of Education Jammu
37	Rithika Kapoor	Lecturer Commerce of Govt Boys Hr. Secondary School Nowabad Jammu	Dr. Suresh Kohli Animal Husbandry Deptt Jammu	Husband	Rs.6081/-	Principal Govt Boys Hr. Secondary School Nowabad Jammu
38	Dr. Javeed Iqbal	Associate Prof Degree College Bhaderwah	Najma Fatima Lecturer in HSS Girls Bhaderwah	Wife	Rs.6081/-	Principal Degree College Bhaderwah
39	Dr. Manu Arora	Asstt Prof in Psychiatry Deptt Govt. Medical College Jammu	Dr. Piyali Asstt Prof in Govt College of Education Jammu	Wife	Rs.6081/-	CAO Govt. Medical College Jammu
40	Dr. Rupali Khajuria	A.H.O in Pharmacolog y Deptt Govt. Medical College Jammu	Dr. Suneet Sharma O/I Animal House Deptt of Pharmacology Govt Medical College Jammu	Husband	Rs.6081/-	CAO Govt. Medical College Jammu
41	Dr. Kanchan	PG 2 <sup>nd</sup> in Pathology Deptt Govt. Medical College Jammu	Dr. Dalip Singh Vety. Assistant Surgeon in Animal Husbandry Deptt	Husband	Rs.6081/-	CAO Govt. Medical College Jammu
42	Dr. Geeta Khajuria	Medical Officer Govt Hospital Sarwal Jammu	Dr. Bhupesh Khajuria	Husband	Rs.6081/-	Medical Superintendent Govt Hospital Sarwal Jammu
43	Khema Devi	Lecturer Economics	Ashok Kumar Principal GHSS Philler Kishtwar	Husband	Rs.6081/-	Principal GHSS Sarthal Kishtwar
44	Mtr. Shakeela Akther	Lecturer Education Govt. Hr Secondary school Panzan Chadoora Budgam	Shoukat Ahmad Khan, Deputy Director Horticulture Planning & Marketing Jammu	Husband	Rs.6081/-	Principal Govt. Hr Secondary school Panzan Chadoora Budgam
45	Renu Angurana	Professor Govt College for women Gandhi Nagar Jammu	Rajesh Kumar, Drilling Engineer, Geology and Mining Department Jammu	Husband	Rs.6081/-	Principal Govt College for women Gandhi Nagar Jammu
46	Vandana Khajuria	Professor Govt College for women Gandhi Nagar Jammu	Rohit Khajuria Ex- Member SSRB	Husband	Rs.6081/-	Principal Govt College for women Gandhi Nagar Jammu
47	Indu Khajuria	Professor Govt College for women Gandhi Nagar Jammu	Kuldeep Chander Raina Asstt Engineer	Husband	Rs.6081/-	Principal Govt College for women Gandhi Nagar Jammu
48	Anju Bala	Professor Govt College for women Gandhi Nagar Jammu	Dr.B.B. Raina	Husband	Rs.6081/-	Principal Govt College for women Gandhi Nagar Jammu
49	Gulshan Bhagat	AEE Electric Purchase Circle-I	Archana Rani leturer in Govt Hr Sec School	Wife	Rs.6081/-	Superintending Engineer Electric Purchase Circle-I

29/12/2015

		Jammu	Nowabad Talab Tillo			Electric Central Stores Complex Rail Head Jammu
50	Dr. Shivani Padha	Medical Officer Govt. Ayd Dispensary Koulpur Distt Samba	Bharat Bhushan Sharma Dy. S.P	Husband	Rs.6081/-	Asstt. District Medical Officer I.S.M (Ayush) New Plot Jammu
51	Dr. Rehana Maqsood	Medical Officer CHC Chattergam	Dr. Zakir Hussain Gilani Medical Officer Charar-i-Sharief	husband	Rs.6081/-	Block Medical Officer Chattergam Budgam
52	Dr. Farhana Ahad	HOD Physiology				
53	Dr.Vicar Mohammad Jan	profesor	Dr.Suraya Khan Medical Officer TB Demonstration Centre Dalgate	wife	Rs.6081/-	Director .Finance SKIMS Soura Sgr.
54	Dr. Ab Wahid Bhat	Asst.Prof	Dr.Rubeena Aziz Medical Officer CMO Sgr	wife	Rs.6081/-	Director .Finance SKIMS Soura Sgr.
55	Dr. Azhar Jan	Assistant Professor Surgical Oncology	Safina Alnisa MO	Wife	Rs.6081/-	Director .Finance SKIMS Soura Sgr.
56	Dr. Sheikh Ajaz Aziz	Prof & HOD Deptt of Oncology	Dr.Safia Ajaz MO CMO Sgr	wife	Rs.6081/-	Director .Finance SKIMS Soura Sgr.
57	Dr. Rehana Tabasum	Assistant Professor Pharmacology	Dr. Sajad Hussian Arif Assistant Professor Neurosurgery	Husband	Rs.6081/-	Director .Finance SKIMS Soura Sgr.
58	Dr. Ruhul Jabeen	Addl Professor C.Medicine SKIMS	Dr.Zahoor Hamdani SD Magam	Husband	Rs.6081/-	Director .Finance SKIMS Soura Sgr.
59	Ishrat Khan	Tutor in Cow SKIMS Soura Sgr	Dr.R.W.Khan MC.Bemina	Husband	Rs.6081/-	Director .Finance SKIMS Soura Sgr.
60	Mohammad Ashraf Hakeem	Administrative Officer (G-I) Examination Section SKIMS	Mrs. Shamima Baba Pvt.Secretary	Wife	Rs.6081/-	Director .Finance SKIMS Soura Sgr.
61	Dr. Talib Khan	Asstt Prof	Dr.Shakul Qamar SKIMS	Wife	Rs.6081/-	Director .Finance SKIMS Soura Sgr.
62	Shangru Rashida	Adm. Officer	Qazi Siraj-ud- Din	Husband	Rs.6081/-	Director .Finance SKIMS Soura Sgr
63	Mrs. Dar Shamshada Akhtar	ANS	Awaited	Awaited	Rs.6081/- (Payment shall be released after receipt of all requisite documents)	Director .Finance SKIMS Soura Sgr (Information not furnished)
64	Mrs. Rehana	Chief Planner	Dr.Gowhar Ahamad Bhat Dental	Husband	Rs.6081/-	Director .Finance SKIMS

			Surgeon			Soura Sgr
65	Fida Hussain	Retired Superintendent ITI Pulwama	Self	Self	Rs.6081/-	Fida Hussain Retired Supdt ITI R/O Ham Dania Colony Bemina Sector No. 12 H.No. 989
66	Dr.Rabia Khurshid	Asstt.Prof.	Dr.Shafqath Isial ENT Badgam	Husband	Rs.6081	Director .FinanceSKIMS Soura Sgr
67	Mohammad afzal Bhat	Executive Engineer Mechanical SKIMS	Mst.Wahida Akhter	Lecturer EducationGBHSI Nagam Budgam	Rs.6081	Director .FinanceSKIMS Soura Sgr

List of the Non Gazetted Employees who have paid the premium but are not covered under the policy and have claimed for refund of the same

S.NO	Name of the employee	Designation & Department	Amount	DDO
1	Rajinder Pal Singh	Jr. Engineer PHE Mech. Division Kathua	Rs.6081/-	Executive Engineer PHE Mech Division Kathua
2	Gulam Sabar	Sr. Asstt PHE Mech. Division Kathua	Rs.6081/-	Executive Engineer PHE Mech Division Kathua
3	Meetu Munshi	AAO	Rs.6081/-	Director Finance Principal Resident Commissioner New Delhi
4	B.L.Safaya	Head draftsman	Rs.6081/-	Director Finance Principal Resident Commissioner New Delhi
5	Rajni Koul	Acctt Assistant	Rs.6081/-	Director Finance Principal Resident Commissioner New Delhi
6	Renu Handoo	Acctt Assistant	Rs.6081/-	Director Finance Principal Resident Commissioner New Delhi
7	S.K.Ibrahim	Driver	Rs.6081/-	Director Finance Principal Resident Commissioner New Delhi
8	Raj Kumar	Sweeper	Rs.6081/-	Director Finance Principal Resident Commissioner New Delhi
9	Purshotam Notiyal	Chowkidar	Rs.6081/-	Director Finance Principal Resident Commissioner New Delhi

21/7  
29/7